

Fill in this information to identify the case:

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Debtor 1 Sharon Lucas

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number 20-10131

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Customer Service Center

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: 6 9 4 2

Date of payment change:
Must be at least 21 days after date
of this notice 01/10/2021

New total payment: \$ 892.57
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 157.39 New escrow payment: \$ 185.28

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 864.68 New mortgage payment: \$ 892.57

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Delonda Davis Date 12/28/2020
Signature

Print: Delonda Davis Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Customer Service Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext. Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi
PAYMENT CHANGE SUMMARY

Completed By: Delonda Davis

12/28/2020

(Date)

Debtor(s) & Sharon Lucas

Address:

111 Karen Cove
Holly Springs, MS 38635

Case No. 20-10131

Claim No.

USDA Acct No.

6 9 4 2

Attorney & Robert Hudson Lomenick, Jr.

Address: P.O. Box 417

Holly Springs, MS 38635

Trustee & Locke D. Barkley

Address: 6360 I-55 North
Suite 140
Jackson, MS 39211

Effective 01/10/2021, the monthly ongoing payment is changing due to:

No Yes ☒ ESCROW:

No ☒ Yes OTHER:

PAYMENT CALCULATION

	Current Payment		New Payment
Principal & Interest	707.29	Principal & Interest	707.29
Less Subsidy		Less Subsidy	
Total P&I Payment	707.29	Total P&I Payment	707.29
Escrow	144.57	Escrow	159.20
Escrow shortage	12.82	Escrow shortage	26.08
Total Escrow	157.39	Total Escrow	185.28
Fees		Fees	
Total Payment	864.68	Total Payment	892.57

CERTIFICATE OF SERVICE

I, Delonda Davis, do hereby certify that on 12/28/2020, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid: Sharon Lucas

Debtor(s)
111 Karen Cove
Holly Springs, MS 38635

Via CM/ECF:

Debtor's Attorney of Record: Robert Hudson Lomenick, Jr.
P.O. Box 417
Holly Springs, MS 38635

Chapter 13 Trustee: Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211

Date: 12/28/2020

/s/ Delonda Davis

Delonda Davis
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. 5387

USDA RURAL DEVELOPMENT - CSC -650
4300 GOODFELLOW BLVD.
BLDG 105E FC-252
ST. LOUIS MO 63120-1703
800-414-1226

SHARON D CONNER
111 KAREN COVE
HOLLY SPRINGS MS 38635

DATE: 10/15/20

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/21 THROUGH 12/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 01/21 THROUGH 12/21 -----
FP INSURANCE 1032.95
COUNTY TAX 877.53

TOTAL PAYMENTS FROM ESCROW 1910.48

MONTHLY PAYMENT TO ESCROW 159.20 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 01/21 THROUGH 12/21 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE 27.12 1592.08
JAN 21 159.20 877.53 COUNTY TAX -691.21 873.75
FEB 21 159.20 -532.01 1032.95
MAR 21 159.20 -372.81 1192.15
APR 21 159.20 1032.95 FP INSURANCE ALP -1246.56 RLP 318.40
MAY 21 159.20 -1087.36 477.60
JUN 21 159.20 -928.16 636.80
JUL 21 159.20 -768.96 796.00
AUG 21 159.20 -609.76 955.20
SEP 21 159.20 -450.56 1114.40
OCT 21 159.20 -291.36 1273.60
NOV 21 159.20 -132.16 1432.80
DEC 21 159.20 27.04 1592.00

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1564.96.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	707.29
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	159.20
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	26.08
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/10/21 892.57
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 318.40.
 YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 318.40.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
03/15	170.02	04/15	170.02	05/15 10035.50 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	

USDA RURAL DEVELOPMENT - CSC -650
 4300 GOODFELLOW BLVD.
 BLDG 105E FC-252
 ST. LOUIS MO 63120-1703

800-414-1226

SHARON D CONNER
 111 KAREN COVE
 HOLLY SPRINGS MS 38635

DATE: 10/15/20

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING JAN, 2020 AND ENDING DEC, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF JAN, 2020 IS ---

PRINCIPAL & INTEREST	707.29
ESCROW DEPOSIT	144.57
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	851.86

MONTH	PAYMENTS TO ESCROW PRIOR PRJ ACTUAL	PAYMENTS FROM ESCROW PRIOR PRJ ACTUAL DESCRIPTION	ESCROW BALANCE PRIOR PRJ ACTUAL
OCT 19			0.00
NOV 19			0.00
		STARTING BALANCE	0.00
JAN 20		877.53 COUNTY	-877.53
FEB 20			-877.53
MAR 20	877.53		0.00
APR 20			0.00
MAY 20			0.00
JUN 20		1032.95 FP INS	-1032.95
JUL 20			-1032.95
AUG 20	1032.95		0.00
SEP 20			0.00
OCT 20	-10348.42		-10348.42 A

NOV 20	-10348.42
DEC 20	-10348.42

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -10348.42.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00